

**UNITED STATES BANKRUPTCY COURT**NORTHERN DISTRICT OF INDIANA  
HAMMOND DIVISION

In re: KENNETH WILLIAM NOVAK JR

Case No.: 11-20744 KL

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

PAUL CHAEL, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/10/2011.
- 2) The plan was confirmed on 10/08/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 10/08/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/05/2015.
- 5) The case was completed on 10/29/2015.
- 6) Number of months from filing or conversion to last payment: 55.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without full payment: 180,788.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|   |              |
|---|--------------|
| Total paid by or on behalf of the debtor: | \$259,969.00 |
| Less amount refunded to debtor:           | \$1,367.74   |

|                      |              |
|----------------------|--------------|
| <b>NET RECEIPTS:</b> | \$258,601.26 |
|----------------------|--------------|

**Expenses of Administration:**

|  |            |
|--|------------|
| Attorney's Fees Paid Through The Plan: | \$5,874.00 |
| Court Costs:                           | \$ .00     |
| Trustee Expenses and Compensation:     | \$6,568.57 |
| Other:                                 | \$115.00   |

|  |             |
|--|-------------|
| <b>TOTAL EXPENSES OF ADMINISTRATION:</b> | \$12,557.57 |
|--|-------------|

|   |          |
|---|----------|
| Attorney fees paid and disclosed by debtor: | \$326.00 |
|---|----------|

**Scheduled Creditors:**

| <u>Creditor Name</u>       | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|----------------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|----------------------|
| ACCOUNTS RECOVERY BUREAU   | Unsecured    | 498.78                 | 16,397.02             | 16,397.02            | .00                   | .00                  |
| ACCT RECOV                 | Unsecured    | 875.00                 | NA                    | NA                   | .00                   | .00                  |
| AFNI INC                   | Unsecured    | NA                     | 379.31                | 379.31               | .00                   | .00                  |
| ARGENT HEALTHCARE FIN SVC  | Unsecured    | NA                     | 46,106.64             | 46,106.64            | .00                   | .00                  |
| ARSHAD P MALIK MD PC       | Unsecured    | 375.00                 | NA                    | NA                   | .00                   | .00                  |
| BILL FARRIS                | Unsecured    | 3,639.89               | NA                    | NA                   | .00                   | .00                  |
| CARDIAC CARE ASSOC         | Unsecured    | 867.00                 | 1,300.50              | 1,300.50             | .00                   | .00                  |
| CDA/PONTIAC                | Unsecured    | 8,813.00               | NA                    | NA                   | .00                   | .00                  |
| COMPREHENSIVE IMAGING      | Unsecured    | NA                     | 35.00                 | 35.00                | .00                   | .00                  |
| COMPREHENSIVE IMAGING      | Unsecured    | NA                     | 31.00                 | 31.00                | .00                   | .00                  |
| CREDITORS DISCOUNT & AUDIT | Unsecured    | 1,300.50               | 16,912.53             | 16,912.53            | .00                   | .00                  |
| IND DEPT OF REV            | Priority     | NA                     | .00                   | .00                  | .00                   | .00                  |
| IND DEPT OF REV            | Secured      | NA                     | 20,044.76             | 4,276.52             | 4,276.52              | 60.78                |
| IND DEPT OF REV            | Unsecured    | NA                     | 84.00                 | 84.00                | .00                   | .00                  |
| INDIANA DEPT OF REVENUE    | Unsecured    | NA                     | NA                    | NA                   | .00                   | .00                  |

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**Scheduled Creditors:**

| <u>Creditor<br/>Name</u>    | <u>Class</u> | <u>Claim<br/>Scheduled</u> | <u>Claim<br/>Asserted</u> | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
|-----------------------------|--------------|----------------------------|---------------------------|--------------------------|---------------------------|--------------------------|
| INDIANA EMPLOYMENT          | Unsecured    | NA                         | NA                        | NA                       | .00                       | .00                      |
| INDIANA GROSS INC DIV       | Unsecured    | NA                         | NA                        | NA                       | .00                       | .00                      |
| INDIANA WORKFORCE DVLPMNT   | Priority     | NA                         | 16,165.78                 | 8,027.93                 | 8,027.93                  | .00                      |
| INDIANA WORKFORCE DVLPMNT   | Unsecured    | 14,488.29                  | 16,165.78                 | 8,137.85                 | .00                       | .00                      |
| INTERNAL REVENUE SERVICE    | Priority     | NA                         | 6,049.22                  | .00                      | .00                       | .00                      |
| INTERNAL REVENUE SERVICE    | Unsecured    | NA                         | .00                       | .00                      | .00                       | .00                      |
| KOMYATTE & ASSOCIATES, P.C. | Unsecured    | 31.00                      | 2,116.00                  | 2,116.00                 | .00                       | .00                      |
| KOMYATTE & ASSOCIATES, P.C. | Unsecured    | 1,643.00                   | 1,886.59                  | 1,886.59                 | .00                       | .00                      |
| KOMYATTE & ASSOCIATES, P.C. | Unsecured    | NA                         | 72.00                     | 72.00                    | .00                       | .00                      |
| KRISOR & ASSOCIATES         | Unsecured    | 45,522.36                  | NA                        | NA                       | .00                       | .00                      |
| LAKE SUPERIOR COURT RM 5    | Unsecured    | NA                         | NA                        | NA                       | .00                       | .00                      |
| LAKE SUPERIOR COURT RM 6    | Unsecured    | NA                         | NA                        | NA                       | .00                       | .00                      |
| MARGARET TUCKER             | Priority     | 7,824.43                   | NA                        | NA                       | .00                       | .00                      |
| MILTON GASPARIS MD          | Unsecured    | 145.00                     | NA                        | NA                       | .00                       | .00                      |
| MIRAMED REVENUE GROUP       | Unsecured    | 564.00                     | NA                        | NA                       | .00                       | .00                      |
| NATIONSTAR MORTGAGE         | Secured      | 193,656.00                 | 9,999,999.99              | 104,703.49               | 104,703.49                | .00                      |
| NATIONSTAR MORTGAGE         | Secured      | NA                         | 64,913.25                 | 64,913.25                | 64,913.25                 | .00                      |
| NATIONSTAR MORTGAGE         | Secured      | NA                         | 300.00                    | 300.00                   | 300.00                    | .00                      |
| NEWTON COUNTY TREASURER     | Secured      | 15,528.29                  | 15,528.29                 | 15,528.29                | 4,046.22                  | .00                      |
| NORTHERN INDIANA REGION     | Unsecured    | 555.00                     | NA                        | NA                       | .00                       | .00                      |
| OCWEN LOAN SERVICING        | Secured      | 118,028.25                 | 117,134.83                | 36,447.66                | 36,447.66                 | .00                      |
| P INTERNAL REVENUE SERVICE  | Unsecured    | NA                         | NA                        | NA                       | .00                       | .00                      |
| PATHOLOGY CONSULTANTS INC   | Unsecured    | 8.75                       | NA                        | NA                       | .00                       | .00                      |
| PATRICK RUNDLE              | Unsecured    | 20,344.40                  | NA                        | NA                       | .00                       | .00                      |
| PORTER COUNTY TREASURER     | Unsecured    | NA                         | NA                        | NA                       | .00                       | .00                      |
| SPANGLER JENNINGS &         | Unsecured    | 2,330.35                   | NA                        | NA                       | .00                       | .00                      |
| ST ANTHONY MEDICAL CENTER   | Unsecured    | 3,194.46                   | NA                        | NA                       | .00                       | .00                      |
| STATEWIDE CR                | Unsecured    | 315.00                     | NA                        | NA                       | .00                       | .00                      |
| TD AUTO FINANCE LLC         | Secured      | 19,676.00                  | 18,147.35                 | 17,500.00                | 17,500.00                 | 529.02                   |
| TD AUTO FINANCE LLC         | Secured      | NA                         | 647.35                    | 647.35                   | .00                       | .00                      |
| TREASURER OF LAKE COUNTY    | Secured      | 4,095.62                   | 5,238.82                  | 5,238.82                 | 5,238.82                  | .00                      |
| TREASURER OF LAKE COUNTY    | Unsecured    | NA                         | .00                       | .00                      | .00                       | .00                      |

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**Scheduled Creditors:**

| <u>Creditor<br/>Name</u> | <u>Class</u> | <u>Claim<br/>Scheduled</u> | <u>Claim<br/>Asserted</u> | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
|--------------------------|--------------|----------------------------|---------------------------|--------------------------|---------------------------|--------------------------|
| U KENT LINDQUIST         | Unsecured    | NA                         | NA                        | NA                       | .00                       | .00                      |

**Summary of Disbursements to Creditors:****Secured Payments:**

|                          | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Interest<br/>Paid</u> |
|--------------------------|--------------------------|---------------------------|--------------------------|
| Mortgage Ongoing:        | 141,151.15               | 141,151.15                | .00                      |
| Mortgage Arrearage:      | 65,213.25                | 65,213.25                 | .00                      |
| Debt Secured by Vehicle: | 18,147.35                | 17,500.00                 | 529.02                   |
| All Other Secured:       | 25,043.63                | 13,561.56                 | 60.78                    |
| <b>TOTAL SECURED:</b>    | <b>249,555.38</b>        | <b>237,425.96</b>         | <b>589.80</b>            |

**Priority Unsecured Payments:**

|                             |                 |                 |            |
|-----------------------------|-----------------|-----------------|------------|
| Domestic Support Arrearage: | .00             | .00             | .00        |
| Domestic Support Ongoing:   | .00             | .00             | .00        |
| All Other Priority:         | 8,027.93        | 8,027.93        | .00        |
| <b>TOTAL PRIORITY:</b>      | <b>8,027.93</b> | <b>8,027.93</b> | <b>.00</b> |

**GENERAL UNSECURED PAYMENTS:**

|  |           |     |     |
|--|-----------|-----|-----|
|  | 93,458.44 | .00 | .00 |
|--|-----------|-----|-----|

**Disbursements:**

|                             |              |
|-----------------------------|--------------|
| Expenses of Administration: | \$12,557.57  |
| Disbursements to Creditors: | \$246,043.69 |

**TOTAL DISBURSEMENTS:**

\$258,601.26

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 02/01/2016

By: /s/PAUL CHAEL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.

IN RE:  
KENNETH WILLIAM NOVAK JR

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### CERTIFICATE OF SERVICE

The undersigned hereby certifies that a copy of the Final Report and Account was sent electronically or by ordinary United States mail, postage prepaid, on the date noted below, to the debtor, attorney for the debtor, and the United States Trustee.

Date: February 22, 2016

/s/PAUL CHAEL

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PAUL CHAEL